

C-UND-EVC-SMN UCF-18 (SCAO 10/02)

Minn. Stat. § 504B.321

State of Minnesota
Hennepin County

District Court
Fourth Judicial District

Court File Number: 27-CV-HC-12-7567

Case Type: Housing

**Bremer Bank, National Association vs George C
Holter, John Doe, Mary Roe**

EVICITION SUMMONS
Minn. Stat. § 504B.321

THE STATE OF MINNESOTA TO THE ABOVE-NAMED DEFENDANT(S):
YOU ARE SUMMONED to appear before this Court on the date, time and place indicated below for a hearing on the attached Complaint. The original complaint is on file with the court. If you do not appear and contest the claim, judgment may be entered for the plaintiff/landlord.

Hearing Date set for: December 19, 2012 at 8:45 AM in Hennepin County Courthouse

located at: **300 South Sixth Street, C-3**
Minneapolis MN 55487-0332
612-348-5186

Bremer Bank, National Association
Plaintiff/Agent/Attorney

612-672-3600
Phone Number

Issued by the Administrator of the above-named Court on
12/6/2012.

Mark S. Thompson, Court Administrator

This is an EVICTION SUMMONS

On the date and at the time shown above, the judicial officer will decide whether you will have to move or whether you can continue to stay in your home. You must be on time for court.

Note: This hearing will be held before a referee unless a written request for a judge is filed with the court at least one day before the scheduled hearing date.

IF YOU DON'T COME TO COURT

The judicial officer can order you to move immediately; and if you do not move, the sheriff can move you out and put all your belongings into storage. You will then have to pay the storage and moving costs before you can get your belongings back.

YOU HAVE RIGHTS

YOU HAVE THE RIGHT to come to court and tell your side of the case. For example,

- If you believe that all or some of the things that your landlord says in the attached papers are wrong, you can tell those things to the judge.
- If you believe that your landlord is trying to evict you because of something you did to protect your rights as a tenant, you can explain that to the judge.
- If the attached papers say that you have not paid rent, and you believe that your apartment is in bad condition and needs repairs, you can tell that to the judge. Bring total rent owed to court hearing.
- You may have other defenses. You should research the law or ask an attorney.
- You may come to court and speak for yourself or you may have a lawyer with you to represent you.

If you want a lawyer, you must get one right away.

Questions? <http://www.mncourts.gov/district/4>

Original – Return to the Court Administrator with Proof of Service

SEE ATTACHED

SERVE BY: December 12, 2012

RETURN BY: December 14, 2012

No less than 7 days, including hearing date

Three working days prior to hearing.

REMEMBER: Never SERVE on Court Holidays



Interpreter Requests

- If you need an interpreter for this hearing, you must contact our office at 612-348-5186 at least 24 hours before your court date to arrange for an interpreter.
- Si usted necesita un interprete para el dia de corte, tiene que llamarnos al 612-348-5186, por lo menos, 24 horas antes de la fecha de la audiencia para ordenar un interprete.
- Hadii aad u baahan tahay in lagu tarjumo soo wac telefonka 612-348-5186, ugu yaraan 24 saac ka hor malinta aad maxkamada leedahay. Mahadsanid
- Yog koj xav yuav ib tus neeg txhais lus rau koj hnuv koj tuaj ntsib xam, koj yuav tsum hu xov tooj 612-348-5186 rau peb ua ntej 24 xuj moo uas koj mus ntsib xam ntawd es peb thiaj li nrhiav tau tus neeg txhais lus rau koj.

Housing Court Project

Tenants and landlords who meet low-income guidelines can get legal questions answered for free on a walk-in basis at the **Hennepin County Housing Court Project**. The Housing Court Project is a joint effort of: Hennepin County, the 4th District Housing Court, the Legal Aid Society of Minneapolis, and the Volunteer Lawyers Network. The Housing Court Project offers the following services:

Legal Advice on these Topics

- Evictions
- Lease Violations
- Repair Problems
- Emergency Repairs
- Lock Outs
- Expungement of Housing Court records
- Service Issues

NOTE: The Housing Court Project is for **advice only**. Referrals are available for full representation. It is best to get legal advice **BEFORE** your court date.

STATE OF MINNESOTA
COUNTY OF HENNEPIN

DISTRICT COURT
FOURTH JUDICIAL DISTRICT
CASE TYPE: HOUSING

| | |
|---|---|
| Bremer Bank, National Association Plaintiff, vs. George C. Holter, John Doe and Mary Roe, Defendants. | Court File No.: _____ COMPLAINT |
|---|---|

Plaintiff, alleges and states as follows for its Complaint:

1. That Plaintiff Bremer Bank, N.A. (hereinafter, "Bremer Bank") is a National Association organized and existing under the laws of the United States of America.
2. That Defendant George C. Holter is occupying the real property located at 6424 Emerson Avenue South, Richfield, Minnesota 55423 (the "Property").
3. That Defendants John Doe and Mary Roe are persons unknown to Plaintiff who may also be occupying the Property.
4. That Defendant George C. Holter, granted a Mortgage in the principal amount of \$150,000, in favor of Bremer Bank, dated July 14, 2000 and recorded in the office of the Hennepin Registrar of Titles on November 1, 2000, as Document No. 3329451 (the "Mortgage").
5. Defendant George C. Holter defaulted on the Mortgage and Bremer Bank foreclosed its Mortgage, and a Sheriff's Sale was held at the Hennepin County Sheriff's Office on May 24, 2012, with Bremer Bank being the highest bidder in the amount of \$160,936.36, as evidenced by the Sheriff's Certificate of Sale thereof by said Sheriff

dated May 24, 2012, recorded on May 31, 2012, in the Hennepin Registrar of Titles as Document No. T4960537. A copy of the Sheriff's Certificate of Sale and Foreclosure Record is attached hereto as Exhibit A.

6. That the applicable six (6) months redemption period allowed the Defendant following said foreclosure sale expired on November 24, 2012 and Defendant did not redeem the Property.

7. Bremer Bank is not aware of any other junior lienholders who have filed a Notice of Intention to Redeem within the applicable deadline.

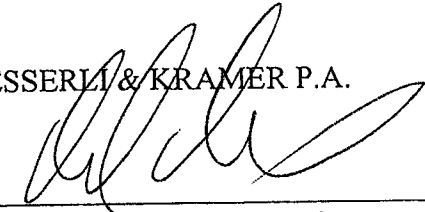
8. As a result of such Sheriff's Sale and redemption, Bremer Bank is now the fee owner of the Property, and Defendants no longer have any interest in the Property or the right to reside therein, and Bremer Bank is entitled to possession of the Property immediately.

WHEREFORE, Plaintiff prays to the Court for an Order:

1. Issuing a Writ of Recovery requiring Defendants to move and surrender the possession of the premises to Bremer Bank;
2. Awarding Bremer Bank its attorneys' fees, costs, and disbursements in bringing this action; and
3. Awarding Bremer Bank such other and further relief as the Court deems just and equitable.

Dated: December 5, 2012

MESSERLI & KRAMER P.A.

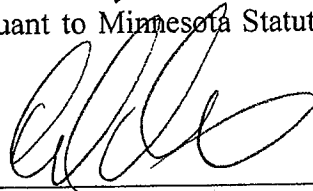


Creig Andreasen (#0334832)
1400 Fifth Street Towers
100 South Fifth Street
Minneapolis, Minnesota 55402-1217
Telephone: (612) 672-3600
ATTORNEYS FOR PLAINTIFF

ACKNOWLEDGMENT

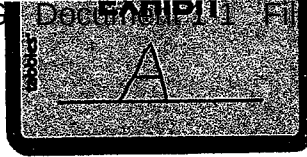
Pursuant to Minnesota Statute Section 549.211, Subd. 1 (2008), Plaintiff hereby acknowledges that costs, disbursements, and reasonable attorney's fees and witness fees may be awarded to the opposing party or parties pursuant to Minnesota Statute Section 549.211.

Dated: December 5, 2012



Creig Andreassen (#0334832)

15845-1727
990433.1



Doc No T4960537

Certified, filed and/or recorded on
5/31/12 11:00 AM

Office of the Registrar of Titles
Hennepin County, Minnesota
Rachel Smith, Acting Registrar of Titles
Mark V. Chapin, County Auditor and Treasurer

Deputy 47

Pkg ID 810727D

Doc Name: Sheriff's Certificate

Document Recording Fee \$46.00

Document Total \$46.00

Existing Certs

New Certs

244376

This cover sheet is now a permanent part of the recorded document.

SHERIFF'S CERTIFICATE AND FORECLOSURE RECORD

**THIS INSTRUMENT WAS DRAFTED BY
AND AFTER RECORDING RETURN TO:**

Messerli & Kramer P.A.
1400 Fifth Street Towers
100 South Fifth Street
Minneapolis, MN 55402-1217
Telephone: (612) 672-3600

11604-1727
50205958-12

*Metric Legal Services, Inc.
12/19/12*

SHERIFF'S CERTIFICATE OF SALE

STATE OF MINNESOTA)
) ss.
COUNTY OF HENNEPIN)

RICHARD W. STANEK, SHERIFF, Sheriff of the County of Hennepin, State of Minnesota, do hereby certify that pursuant to the printed Notice of Mortgage Foreclosure Sale attached hereto and the power of sale contained in that certain mortgage therein described, to-wit: dated July 14, 2000, executed by George C. Holter and Marilyn C. Holter, husband and wife, as Mortgagors, to Bremer Bank, National Association, as Mortgagee, filed for record in the Office of the Registrar of Titles in and for Hennepin County, State of Minnesota, on November 1, 2000, and recorded as Document No. 3329451, with the interest rate in effect on the date of the sheriff's sale at 5.00% per annum.

I did, at this time and place in said Notice, specify, to-wit: at the Hennepin County Sheriff's Office, Room 30, 350 South Fifth Street, Minneapolis, Minnesota 55415, on May 24, 2012, at 10:00 a.m., offer for sale and sell at public auction to the highest bidder and best bidder, the tract of land lying and being in the County of Hennepin, State of Minnesota, described as follows, to-wit:

OK **Lot Seven (7) except the North Thirty feet thereof and Lot Eight (8) except the South Ten feet thereof, Block One (1), Silverwood Addition to Richfield, Minn.,**

with a street address of 6424 Emerson Avenue South, Richfield, Minnesota 55423, and tax parcel ID number of 28-028-24-13-0058,

and did strike off and sell the same to Bremer Bank, National Association for the sum of One Hundred Sixty Thousand Nine Hundred Thirty-Six And 36/100 Dollars (\$160,936.36), said purchaser being the highest bidder and said sum being the highest and best bid offered therefor; and that said sale was all in respects openly, honestly, fairly, and lawfully conducted, and the time allowed by law for redemption by the Mortgagors, their personal representatives or assigns, is six (6) months from the date of said sale.

IN TESTIMONY WHEREOF, I have hereunto set my hand this 24th day of May, 2012.

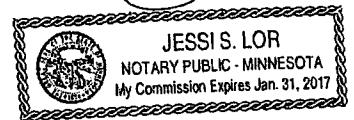
Sheriff of Hennepin County, Minnesota

By: Sgt. W. Jacob #508
Title: _____

STATE OF MINNESOTA)
) ss.
COUNTY OF HENNEPIN)

On this 24th day of May, 2012, before me personally appeared **Sgt. W. Jacob #508**, to me known to be the deputy Sheriff of said County and the person described in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her free act and deed as such deputy Sheriff.

Jessie S. Lor
Notary Public



THIS INSTRUMENT WAS DRAFTED BY:

Messerli & Kramer P.A.
1400 Fifth Street Towers
100 South Fifth Street
Minneapolis, MN 55402-1217
Telephone: (612) 672-3600

11604-1727
50205958-12

SEND TAX STATEMENTS TO:


Bremer Bank, National Association
8555 Eagle Point Blvd
Lake Elmo, Minnesota 55042

AFFIDAVIT OF COSTS AND DISBURSEMENTS

STATE OF MINNESOTA)
) ss.
COUNTY OF HENNEPIN)

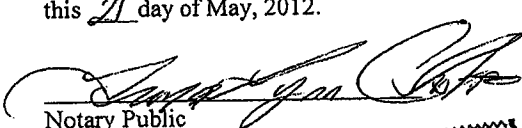
Creig Andreasen, being duly sworn on oath, says that he is the attorney foreclosing the mortgage described in the Notice of Mortgage Foreclosure Sale attached hereto; that the following is a detailed bill of costs and disbursements of said foreclosure; and that the same have been absolutely and unconditionally paid or incurred therein, to-wit:

| | |
|------------------------|------------|
| Attorneys' Fees | \$1,255.00 |
| Title Report | \$140.00 |
| Sheriff's Sale Fee | \$70.00 |
| Recording Fee (NOP) | \$46.00 |
| Publication | \$593.17 |
| Tax Lien Search | \$30.00 |
| Recording Fee (SCS) | \$46.00 |
| Service Fees | \$47.00 |
| Third Party Bidder Fee | \$35.00 |
| Appraisal | \$200.00 |
| Inspections | \$160.00 |
| <hr/> | |
| Total | \$2,622.17 |



Creig Andreasen

Subscribed to and sworn before me
this 21 day of May, 2012.



Notary Public



AFFIDAVIT REGARDING MILITARY STATUS

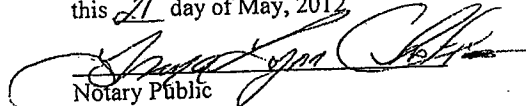
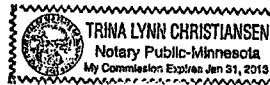
STATE OF MINNESOTA)
) ss.
COUNTY OF HENNEPIN)

Creig Andreasen, being duly sworn on oath, says that he has been apprised of the facts relating to the military service status of George C. Holter and Marilyn C. Holter, who were the Mortgagors of the mortgaged premises described in the foregoing Sheriff's Mortgage Foreclosure Sale thereof; that said persons were not in the military or naval service of the United States at the time of said sale, or during the three months proceeding such sale, as appears from due inquiry by agents of the Mortgagee.



Creig Andreasen

Subscribed to and sworn before me
this 21 day of May, 2012


Notary Public

**AFFIDAVIT REGARDING MINNESOTA STATUTES § 580.021, § 580.04, § 580.041,
§ 580.042, § 580.039, § 582.041 and § 582.042**

STATE OF MINNESOTA)
) ss.
COUNTY OF HENNEPIN)

I, Creig Andreasen, being duly sworn upon oath depose and states as follows:

1. ☒ That the notice required by Minn. Stat. § 580.021 has been delivered in compliance with said statute,

Or

☐ Minn. Stat. § 580.021 is not applicable because the property described in the notice of mortgage foreclosure sale did not consist of one to four family dwelling units, one of which was occupied by the owner as the owner's principal place of residence on the date of service of the notice of sale;

2. ☒ That the requisites of notice set forth in Minn. Stat. § 580.04 have been given in compliance with said statute;

3. ☒ That the notice required by Minn. Stat. § 580.041 has been delivered in compliance with said statutes,

Or

☐ Minn. Stat. § 580.041 is not applicable because the property described in the notice of mortgage foreclosure did not consist of one to four family dwelling units, one of which was occupied by the owner as the owner's principal place of residence on the date of service of the notice of sale;

4. ☒ That the notice required by Minn. Stat. § 580.042 has been delivered in compliance with said statute,

Or

☐ Minn. Stat. § 580.042 is not applicable because the property described in the notice of mortgage foreclosure is not occupied by a tenant;

5. ☐ That the notice required by Minn. Stat. § 582.039 has been delivered in compliance with said statute,

Or

☒ Minn. Stat. § 582.039 is not applicable because the property described in the notice of mortgage foreclosure is not agricultural property subject to Section 583.20 to 583.32 that has a secured debt of more than \$5,000;

6. ☒ That the notice required by Minn. Stat. § 582.041 has been delivered in compliance with said statute,

Or

☐ Minn. Stat. § 582.041 is not applicable because a portion of the property does not contain a homestead;

7. ☐ That the notice required by Minn. Stat. § 582.042 has been delivered in compliance with said statute,

Or

☒ Minn. Stat. § 582.042 is not applicable because the property described in the notice of mortgage foreclosure is not agricultural land which contains separate tracts.

Further your affiant saith not.



Creig Andreasen

Subscribed to and sworn before me
this 21 day of May, 2012.


Notary Public

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN:

That default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: July 14, 2000

MORTGAGOR: George C. Holter and Marilyn C. Holter, husband and wife

MORTGAGEE: Bremer Bank, National Association, a national association organized under the laws of the United States of America, as assignee of Firstar Bank, N.A.

DATE AND PLACE OF RECORDING: Recorded November 1, 2000, in the office of the Registrar of Titles, as Document No. 3329451, Hennepin County, Minnesota.

MORTGAGED PROPERTY ADDRESSES: 6424 Emerson Avenue South, Richfield, Minnesota 55423

TAX PARCEL I.D. NO. 28-028-24-13-0058

LEGAL DESCRIPTION OF PROPERTY: Lot Seven (7) except the North Thirty feet thereof and Lot Eight (8) except the South Ten feet thereof, Block One (1), Silverwood Addition to Richfield, Minn., Hennepin County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Hennepin

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$150,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$158,564.89

INTEREST RATE AND PER DIEM: Current interest rate is 5.00%, with a daily per diem of \$20.43.

That prior to commencement of this mortgage foreclosure proceeding Mortgagee complied with all notice requirements by statute; That no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage or any part thereof;

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: May 24, 2012, at 10:00 a.m.

PLACE OF SALE: Hennepin County Sheriff's Office, Room 30, 350 South Fifth Street, Minneapolis, Minnesota 55415, to pay the debt then secured by said Mortgage, taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES: November 24, 2012, at 11:59 p.m.

"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE (5) WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED."

Dated: April 5, 2012

MESSERLI & KRAMER P.A.

By: 

Creig Andreasen (Lic. #334832)
1400 Fifth Street Towers
100 South Fifth Street
Minneapolis, MN 55402-1217
(612) 672-3600
Attorney in Fact for
Bremer Bank, National Association

IMPORTANT NOTICE

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

11604-1727

HOMESTEAD DESIGNATION NOTICE

IF PART OF THE PROPERTY TO BE SOLD CONTAINS YOUR HOUSE, YOU MAY DESIGNATE AN AREA AS A HOMESTEAD TO BE SOLD AND REDEEMED SEPARATELY.

YOU MAY DESIGNATE THE HOUSE YOU OCCUPY AND ANY AMOUNT OF THE PROPERTY AS A HOMESTEAD. THE DESIGNATED HOMESTEAD PROPERTY MUST CONFORM TO THE LOCAL ZONING ORDINANCES AND BE COMPACT SO THAT IT DOES NOT UNREASONABLY REDUCE THE VALUE OF THE REMAINING PROPERTY.

YOU MUST PROVIDE THE PERSON FORECLOSING ON THE PROPERTY, THE SHERIFF, AND THE COUNTY RECORDER, WITH A COPY OF THE LEGAL DESCRIPTION OF THE HOMESTEAD YOU HAVE DESIGNATED BY TEN BUSINESS DAYS BEFORE THE DATE THE PROPERTY IS TO BE SOLD.

Help For Homeowners in Foreclosure

The attorney preparing this foreclosure is: Creig Andreassen, Messerli & Kramer P.A., 1400 Fifth Street Towers, 100 South Fifth Street, Minneapolis, MN 55402, (612) 672-3600.

It is being prepared for: Bremer Bank, National Association, ATTN: Hilary Becker, Phone: 651-734-4780.

AS OF April 5, 2012, this lender says that you owe \$8,895.66 to bring your mortgage up to date (or "reinstate" your mortgage). You must pay this amount, plus interest and other costs, to keep your house from going through a sheriff's sale.

The sheriff's sale is scheduled for May 24, 2012 at 10:00 am at the Hennepin County Sheriff's Office, Room 30, 350 South Fifth Street, Minneapolis, Minnesota 55415.

Mortgage foreclosure is a complex process. People may contact you with advice and offers to help "save" your home.

Remember: It is important that you learn as much as you can about foreclosure and your situation. Find out about all your options before you make any agreements with anyone about the foreclosure of your home.

Getting Help

As soon as possible, you should contact your lender at the above number to talk about things you might be able to do to prevent foreclosure. You should also consider contacting the foreclosure prevention counselor in your area. A foreclosure prevention counselor can answer your questions, offer free advice, and help you create a plan which makes sense for your situation.

Contact the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or www.hocmn.org or contact the United States Department of Housing and Urban Development at 1-800-569-4287 or www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search=MN#searchArea to get the phone number and location of the nearest certified counseling organization. Call today. The longer you wait, the fewer options you may have for a desirable result.

What Happens After the Foreclosure Sale

After the sheriff's sale, you have the right to "redeem." Redeem means that you pay the amount bid for your house at the sheriff's sale, plus interest and costs, to keep your house.

You can keep living in your home for a period of time after the foreclosure sale. This is called a "redemption period." The redemption period is six (6) months after the sheriff's sale.

At the end of the redemption period, if you do not redeem or sell, you will have to leave your home. If you do not leave, the person or company that bid on your home at the sheriff's sale has the right to file an eviction against you in court.

Be Careful of Foreclosure Scams

Be careful! After the foreclosure sale, people may approach you to buy your house or ask you to transfer your house to them for little or no money. Before you give up the rights to your house or sign any documents (including a deed), be sure you know how much the house sold for at the sheriff's sale and decide if you can save the house by paying the amount of the bid, plus interest and costs.

How to Find Out How Much Your House Sold For at the Foreclosure Sale

The amount you need to pay to redeem your house may be less than the amount you owed on the mortgage before the sale. You can learn what this amount is (and who the winning bidder at the sale was) by attending the sheriff's sale or by contacting the sheriff's office after the sale.

You Can Also Sell Your House

During the redemption period, if you sell your home, you must sell it for enough to pay off the winning bidder from the sheriff's sale and pay interest, fees, and other claims against the property. If there is any money left from the sale of the house after all these debts are paid, you can keep the money. You can also enter into a "short sale." A short sale is an agreement in which the lender agrees to accept less than the full amount you owe on the mortgage.

Get More Information and Advice

For more information and advice, contact an attorney or a mortgage foreclosure prevention counselor. You can find a mortgage foreclosure prevention counselor by contacting the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or www.hocmn.org or contact the United States Department of Housing and Urban Development at 1-800-569-4287 or www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search=MN#search Area to get the phone number and location of the nearest certified counseling organization.

FORECLOSURE: ADVICE TO TENANTS

You are renting in a property that is in foreclosure. Minnesota law requires that we send you this notice about the foreclosure process. Please read it carefully.

The mortgage foreclosure does not change the terms of your lease. You and your landlord must continue to follow the terms of your lease, including the rights and responsibilities of you and your landlord. You must keep paying rent unless you have a legal reason to withhold it. Your landlord must keep the property repaired. Utilities must be paid under the terms of your lease or under state law.

Moving out of the property early might be a violation of your lease. The date of the sheriff's foreclosure sale is in the attached foreclosure notice. In most cases you do not need to move from the property before the sheriff's foreclosure sale. Read your lease to see if it says anything about foreclosure and about the rights you may have if the property is in foreclosure. If you have a month-to-month lease, the foreclosure notices does not change the rules for ending your lease. You and your landlord must still give legal notice to end your lease.

In most cases, your landlord has six months after the date of the sheriff's foreclosure sale to pay off the mortgage. This is called the "redemption period." Read the attached foreclosure notice to determine the length of the redemption period. You cannot be asked to move during the redemption period except for lease violations or if your lease expires during the redemption period. If your landlord does not stop the foreclosure, there will be a new owner of the property at the end of the redemption period.

The new owner may have the legal right to ask you to move even if your lease is not over. But, the new owner must still give you a written notice stating that the new owner wants you to move.

Do not wait to get information about foreclosure. Mortgage foreclosure is a complicated process. It is important you learn about your rights as a renter when there is a mortgage foreclosure. You may have fewer options if you wait too long. There are government agencies and nonprofit organization that you may contact for helpful information about the foreclosure process. For the name and telephone number of an organization near you, please call the legal aid office or bar association office in your county. You also can find information on tenant rights at HOME Line at (866) 866-3546 and Law Help Minnesota at <http://www.LawHelpMN.org>. The state of Minnesota does not guarantee the advice of these agencies and organizations.

STATE OF MINNESOTA

AFFIDAVIT OF SERVICE
UPON OCCUPANTS

COUNTY OF HENNEPIN

METRO LEGAL SERVICES

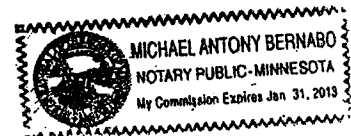
Timothy Hanschen, being duly sworn, on oath says that on April 9, 2012 he went upon the land and premises commonly known as 6424 Emerson Avenue South, Richfield, County of Hennepin, State of Minnesota, and described in the attached Notice of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure Notice, Notice of Redemption Rights and Foreclosure Advice to Tenants Notice with the intent of serving said Notice of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure Notice, Notice of Redemption Rights and Foreclosure Advice to Tenants Notice on the person(s) in possession thereof; that on said day and for sometime prior thereto, said premises were and have been occupied by George C. Holter and no one else; that he served the attached by handing to and leaving with George C. Holter personally one (1) true and correct copy thereof.

Subscribed and sworn to before me on

9 April, 2012

Michael Bernabo

Timothy Hanschen



1593745 - 1

RE: 11604-1727